

Information to identify the case:		
Debtor 1	<b>David G. Lambert</b>	Social Security number or ITIN <b>xxx-xx-4728</b>
	First Name Middle Name Last Name	EIN --_-----
Debtor 2 (Spouse, if filing)	<b>Brenda L. Lambert</b>	Social Security number or ITIN <b>xxx-xx-0370</b>
	First Name Middle Name Last Name	EIN --_-----
United States Bankruptcy Court	<b>Eastern District of Virginia</b>	Date case filed for chapter <b>13 December 23, 2015</b>
Case number: <b>15-36520-KLP</b>		

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

12/15

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	David G. Lambert	Brenda L. Lambert
2. All other names used in the last 8 years		
3. Address	6425 Meadowburn Drive Chesterfield, VA 23234	6425 Meadowburn Drive Chesterfield, VA 23234
4. Debtor's attorney Name and address	Pia J. North North Law 5913 Harbour Park Drive Midlothian, VA 23112	Contact phone 804-739-3700 Email: <a href="mailto:help@pianorth.com">help@pianorth.com</a>
5. Bankruptcy trustee Name and address	Suzanne E. Wade P.O. Box 1780 Richmond, VA 23218-1780	Contact phone (804) 775-0979 Email: <a href="mailto:ecfsummary@ch13ricva.com">ecfsummary@ch13ricva.com</a>

For more information, see page 2 >

Debtor **David G. Lambert** and **Brenda L. Lambert**

Case number **15-36520-KLP**

<p><b>6. Bankruptcy clerk's office</b></p> <p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a>.</p> <p><b>McVCIS 24-hour case information:</b> Toll Free 1-866-222-8029</p>	<p>701 East Broad Street Richmond, VA 23219</p> <p>Hours open Monday – Friday, 9:00 AM – 4:00 PM ET, except on holidays.</p> <p>Contact phone 804-916-2400</p>	<p><b>For the Court:</b></p> <p>Clerk of the Bankruptcy Court: William C. Redden</p> <p>Date: December 24, 2015</p>
<p><b>7. Meeting of creditors</b></p> <p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p>	<p><b>February 11, 2016 at 09:00 AM</b></p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p> <p><b>Location:</b> <b>Office of the U.S. Trustee, 701 East Broad Street – Suite 4300, Richmond, VA 23219-1885</b></p>	
<p><b>8. Deadlines</b></p> <p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>	<p><b>Deadline to file a complaint to challenge dischargeability of certain debts:</b></p> <p><b>You must file:</b></p> <ul style="list-style-type: none"> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> <p><b>Deadline for all creditors to file a proof of claim (except governmental units):</b></p> <p><b>Deadline for governmental units to file a proof of claim:</b></p> <hr/> <p><b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p> <hr/> <p><b>Deadline to file an Objection to a Proof of Claim</b> is 90 days after the deadline set forth above to file a Proof of Claim.</p> <hr/> <p><b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>	

<b>9. Filing of Chapter 13 Plan and Related Motions and Hearing on Confirmation</b>	Local Rule 3015-2 requires attorney for debtor(s) or pro se debtor(s) to serve the Chapter 13 Plan and Related Motions on creditors and interested parties. Objections must be filed not later than 7 days prior to the date set for the confirmation hearing. <b>If no objections are timely filed, there will be no confirmation hearing.</b> Timely filed objections will be heard at the confirmation hearing scheduled to be held:  <b>March 2, 2016 at 09:10 AM,</b>  Location: <b>Judge Phillips' – Courtroom, U. S. Bankruptcy Court, 701 E. Broad St., Rm. 5100, Richmond, VA 23219</b>
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion.
<b>14. Local Rule Dismissal Warning</b>	Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007-1, 1007-3, and 2003-1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004-2 and 6007-1.
<b>15. Payment of Fees for Richmond Case and Adversary Filing and Miscellaneous Requests</b>	Exact Change Only accepted as of February 4, 2008, for payment of fees and services. Payment may be made by non-debtor's check, money order, cashier's check or a 'not to exceed check' made payable to Clerk, U.S. Bankruptcy Court, or any authorized non-debtor's credit card.
<i>Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to <a href="http://ebn.uscourts.gov">http://ebn.uscourts.gov</a> or call, toll free: 877-837-3424. Case/docket information available on Internet @ <a href="http://www.vaeb.uscourts.gov">www.vaeb.uscourts.gov</a></i>	
<b>ATTENTION DEBTORS:</b> Receive your court notices and orders by email through the DeBN. Same-day delivery. Convenient Access. Free. For more information and to download the request form, go to <a href="http://www.vaeb.uscourts.gov">www.vaeb.uscourts.gov</a> and select the Debtor Electronic Bankruptcy Noticing link from the ATTENTION DEBTORS DeBN banner.	

**Certificate of Notice Page 4 of 5**  
 United States Bankruptcy Court  
 Eastern District of Virginia

In re:  
 David G. Lambert  
 Brenda L. Lambert  
 Debtors

Case No. 15-36520-KLP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0422-7

User: manleyc  
 Form ID: 309I

Page 1 of 2  
 Total Noticed: 33

Date Rcvd: Dec 24, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 26, 2015.

db/jdb  
 tr  
 13185053 +David G. Lambert, Brenda L. Lambert, 6425 Meadowburn Drive, Chesterfield, VA 23234-5544  
 13185054 Suzanne E. Wade, P.O. Box 1780, Richmond, VA 23218-1780  
 13185055 +Alfa Vision Insurance co., P.O. Box 2328, Brentwood, TN 37024-2328  
 13185056 +Andrew J. Holick, 8907 Royal Birkdale Drive, Chesterfield, VA 23832-2468  
 13185060 +Avid Acceptance, PO Box 708580, Sandy, UT 84070-8580  
 13185058 +Avid Acceptance LLC, 6995 Union Park Center, Midvale, UT 84047-6047  
 13185059 +CJW Medical Center, Post Office Box 99008, Bedford, TX 76095-9108  
 13185061 +City Auto, 4000 Regent Blvd, Irving, TX 75063-2246  
 13185062 +City of Richmond DPU BANK, Dept. of Public Utilities, 730 E. Broad Street, 5th floor, Richmond, VA 23219-1861  
 13185065 +Comcast, 5401 Staples Mill Road, Richmond, VA 23228-5443  
 13185066 #+Commonwealth Hospitalist Serv, 4050 Innslake Dr, Ste 308, Glen Allen, VA 23060-3327  
 13185070 +Consumer Portfolio Svc, Attn:Bankruptcy, 19500 Jamboree Rd, Irvine, CA 92612-2401  
 13185067 ++DOMINION VIRGINIA POWER, PO BOX 26666, 18TH FLOOR, RICHMOND VA 23261-6666  
 (address filed with court: Dominion VA Power, Post Office Box 26543, Richmond, VA 23290-0001)  
 13185070 ++FOCUSED RECOVERY SOLUTIONS, 9701 METROPOLITAN COURT, STE B, RICHMOND VA 23236-3690  
 (address filed with court: Focus Recovery Solutions, Attn: Bankruptcy, 9701 Metropolitan Court Ste B, Richmond, VA 23236)  
 13185067 +Fast Auto Loan, 5218 West Broad St, Richmond, VA 23230-3010  
 13185068 +First Credit Corporati, P.O. Box 9300, Boulder, CO 80301-9300  
 13185069 +First Credit Corporation, Po Box 9300, Boulder, CO 80301-9300  
 13185071 +Henrico County Treasurer PP, PO Box 90775, Henrico, VA 23273-0775  
 13185076 Ntelos, Post Office Box 580423, Charlotte, NC 28258-0423  
 13185079 +Produce Source Partners, 13167 Telcourt Rd, Ashland, VA 23005-7454  
 13185080 +Solomon & Solomon, PC, Five Columbia Circle, Albany, NY 12203-6374

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: help@pianorth.com Dec 24 2015 23:38:44 Pia J. North, North Law, 5913 Harbour Park Drive, Midlothian, VA 23112  
 13185057 +E-mail/Text: saxonl@chesterfield.gov Dec 24 2015 23:39:55 Chesterfield County - PP Taxes, Richard A. Cordle, Treasurer, Post Office Box 26585, Richmond, VA 23261-6585  
 13185063 E-mail/Text: bkr@taxva.com Dec 24 2015 23:39:44 Commonwealth of VA-Tax, P.O. Box 2156, Richmond, VA 23218-2156  
 13185064 +E-mail/Text: bankruptcy@consumerportfolio.com Dec 24 2015 23:39:24 Consumer Portfolio Svc, Po Box 57071, Irvine, CA 92619-7071  
 13185072 +EDI: HCA2.COM Dec 24 2015 23:38:00 Henrico Doctors Hospital, P. O. Box 740760, Cincinnati, OH 45274-0760  
 13185073 +EDI: HFC.COM Dec 24 2015 23:38:00 Hsbc Taxpayer Financ, 90 Christiana Road, New Castle, DE 19720-3118  
 13185074 +EDI: IIC9.COM Dec 24 2015 23:38:00 IC Systems, Inc, 444 Highway 96 East, Po Box 64378, St Paul, MN 55164-0378  
 13185075 EDI: IRS.COM Dec 24 2015 23:38:00 Internal Revenue Service, Centralized Insolvency Unit, P O Box 7346, Philadelphia, PA 19101-7346  
 13185078 +E-mail/Text: bankruptcy@gopfs.com Dec 24 2015 23:39:50 Prestige Financial Svc, Attn: Bankruptcy Department, Po Box 26707, Salt Lake City, UT 84126-0707  
 13185077 E-mail/Text: bankruptcy@gopfs.com Dec 24 2015 23:39:50 Prestige Financial Svc, P O Box 26707, Salt Lake City, UT 84126-0707  
 13185081 +EDI: SWCR.COM Dec 24 2015 23:38:00 Southwest Credit Systems, 4120 International Parkway, Suite 1100, Carrollton, TX 75007-1958  
 13185081 +E-mail/Text: bankruptcy@sw-credit.com Dec 24 2015 23:39:13 Southwest Credit Systems, 4120 International Parkway, Suite 1100, Carrollton, TX 75007-1958  
 13185082 +EDI: VERIZONWIRE.COM Dec 24 2015 23:38:00 Verizon Wireless, PO Box 3397, Bloomington, IL 61702-3397

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

District/off: 0422-7

User: manleyc  
Form ID: 309I

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Total Noticed: 33

Date Rcvd: Dec 24, 2015

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 26, 2015

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 24, 2015 at the address(es) listed below:

Pia J. North on behalf of Joint Debtor Brenda L. Lambert  
lawdesk.northlaw@verizon.net;northlaw@pianorth.com;barbara@pianorth.com;mandy@pianorth.com;northlawecf@gmail.com;notices.northlaw@earthlink.net;bkynotices@gmail.com;kimberly@pianorth.com;North\_ecf@Iamthewolf.co  
Pia J. North on behalf of Debtor David G. Lambert  
lawdesk.northlaw@verizon.net;northlaw@pianorth.com;barbara@pianorth.com;mandy@pianorth.com;northlawecf@gmail.com;notices.northlaw@earthlink.net;bkynotices@gmail.com;kimberly@pianorth.com;North\_ecf@Iamthewolf.co  
Suzanne E. Wade ecfsummary@chl3ricva.com, trustee@chl3ricva.com

TOTAL: 3